Electronic Acknowledgement Receipt				
EFS ID:	6209390			
Application Number:	09942983			
International Application Number:				
Confirmation Number:	7664			
Title of Invention:	Method and apparatus for determining a prepayment score for an individua applicant			
First Named Inventor/Applicant Name:	Yuri Galperin			
Customer Number:	20995			
Filer:	Ted M. Cannon/Valerie Jones			
Filer Authorized By:	Ted M. Cannon			
Attorney Docket Number:	EXP.046A			
Receipt Date:	06-OCT-2009			
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Application Type:	Utility under 35 USC 111(a)			

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File Listing:					
Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.
1		EXP-046A_Response.pdf	272280	1/05	9
1	EXF-040A_Response.put	0d745f407cfa56bb0a5db8f5550ff75c35232 73a	yes	9	
	Multip	part Description/PDF files in	.zip description		
	Document Description		Start	End	
	Amendment/Req. Reconsideration-After Non-Final Reject		1	1	
	Claims		2	5	
	Applicant summary of interview with examiner		6	6	
	Applicant Arguments/Remarks Made in an Amendment		7	9	
Warnings:					
Information:					
2 Fee Worksheet (I	Fee Worksheet (PTO-875)	fee-info.pdf	30098	. no	2
	. ,		d9b3070c07f5ba2215462ffae3c350a73bc7 07ea		
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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.